

UNITED STATES BANKRUPTCY COURT
Eastern District Of Missouri
Thomas F. Eagleton U.S. Courthouse
111 South Tenth Street, Fourth Floor
St. Louis, MO 63102

B18J(2/06)

CASE NO.: 15-40138
Judge: Kathy A. Surratt-States

IN RE: Debtor(s)
Debbie Joyce Redmond
xxx-xx-5065
7553 Mallard Dr.
Saint Louis, MO 63133

DISCHARGE OF DEBTOR

It appearing that the debtor is entitled to a discharge, **IT IS ORDERED:** The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

BY THE COURT

Dated: 4/7/15



U. S. Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the persons named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtors. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtors' property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes applicable only to cases filed after October 17, 2005;
- c. Debts that are domestic support obligations applicable only to cases filed after October 17, 2005;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle while intoxicated;
- g. Some debts which were not properly listed by the debtors in time to permit the creditor to file a proof of claim, if required, or file a timely request to determine dischargeability;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans applicable only to cases filed after October 17, 2005.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

United States Bankruptcy Court
Eastern District of Missouri

In re:
Debbie Joyce Redmond
Debtor

Case No. 15-40138-kss
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0865-4

User: admin
Form ID: bl8j

Page 1 of 2
Total Noticed: 28

Date Rcvd: Apr 08, 2015

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 10, 2015.

db
10202073 +Debbie Joyce Redmond, 7553 Mallard Dr., Saint Louis, MO 63133-1218
10202074 +AFNI, INC. (ORIGINAL CREDITOR:SAGE TELCO, PO BOX 3427, BLOOMINGTON, IL 61702-3427
10202076 ALLIED INT (ORIGINAL CREDITOR:01 PUBLIC, 300 CORPORATE EXCH, COLUMBUS, OH 43231
10202077 +BAY AREA CREDIT SERVIC (ORIGINAL CREDITO, 1000 ABERNATHY RD NE STE, ATLANTA, GA 30328-5606
10202078 +CAINE & WEINER (ORIGINAL CREDITOR:ENTERP, PO BOX 5010, WOODLAND HILLS, CA 91365-5010
10202078 +CATHEDRAL PROPERTIES LLC, ANDREW KIRKWOOD SMITH, 26A NORTH CENTRAL, Kansas City, KS 66118
10202080 +CITY OF ST. LOUIS COURTS, 10 N. TUCKER BLVD., Saint Louis, MO 63101-2044
10202084 +CSAC, 4101 CHIPPEWA, SAINT LOUIS, MO 63116-3614
10202085 DIVISION OF EMPLOYMENT SECURITY, P.O. BOX 3100, Jefferson City, MO 65102-3100
10202086 +FIRST BK OF DE/CONTINE, 1000 ROCK RUN PARKWAY, WILMINGTON, DE 19803-1455
10202087 +GRAND FINANCE COMPANY, JAMES L VAN DILLEN, 1420 STRASSNER DRIVE,
Saint Louis, MO 63144-1871
10202089 +INVESTORS ALLIANCE, 4701 HAMPTON AVE, Saint Louis, MO 63109-2720
10202090 +KEY FIN CO, 4938 CHRISTY BLVD, SAINT LOUIS, MO 63116-1218
10202091 +LAMONT HANLEY & ASSOCI (ORIGINAL CREDITO, 1138 ELM ST, MANCHESTER, NH 03101-1531
10202092 +++LVNV FUNDING LLC, 610 WALTHAM WAY, MCCARRAN NV 89434-6695
(address filed with court: LVNV FUNDING LLC, 601 WALTHAM WAY, Sparks, NV 89434)
10202096 +NRTN RESOL (ORIGINAL CREDITOR:12 CASHNE, PO BOX 566, AMHERST, NY 14226-0566
10202098 +SOUTHWEST CREDIT SYSTE (ORIGINAL CREDITO, 5910 W PLANO PKWY STE 10, PLANO, TX 75093-2201
10202100 +ST. LOUIS COUNTY COURT, 7900 CARONDELET AVE., Saint Louis, MO 63105-1720

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

10202075 +EDI: UNIONELECT.COM Apr 09 2015 00:03:00 AMEREN UE, 2333 GRISSOM DR.,
Saint Louis, MO 63146-3322
10202934 EDI: UNIONELECT.COM Apr 09 2015 00:03:00 AmerenUE, Bankruptcy Desk, Code 310,
PO Box 66881, St. Louis MO 63166-6881
10202082 +E-mail/Text: stacy@consumercollection.com Apr 09 2015 00:02:58
CONSUMER COLLECTION MN (ORIGINAL CREDITO, 2333 GRISSOM DR, SAINT LOUIS, MO 63146-3322
10202083 +EDI: CMIGROUP.COM Apr 09 2015 00:03:00 CREDIT MANAGEMENT LP (ORIGINAL CREDITOR:,
4200 INTERNATIONAL PKWY, CARROLLTON, TX 75007-1912
10202088 EDI: IRS.COM Apr 09 2015 00:03:00 INTERNAL REVENUE SERVICE, P.O. BOX 7317,
C/O MISSOURI CASES, Philadelphia, PA 19101-7317
10202093 +E-mail/Text: jrepa@mcacollectionagency.com Apr 09 2015 00:02:35
MCA MGMNT CO (ORIGINAL CREDITOR:15 SCHNU, PO BOX 480, HIGH RIDGE, MO 63049-0480
10202094 +EDI: MID8.COM Apr 09 2015 00:03:00 MIDLAND FUND (ORIGINAL CREDITOR:ASPEN MA,
8875 AERO DR SUITE 200, SAN DIEGO, CA 92123-2255
10202095 E-mail/Text: ecfnotices@dor.mo.gov Apr 09 2015 00:02:36 MISSOURI DEPARTMENT OF REVENUE,
ATTN: BANKRUPTCY UNIT, P.O. BOX 475, 301 W. HIGH STREET, Jefferson City, MO 65105-0475
10202097 +EDI: DRIV.COM Apr 09 2015 00:03:00 SANTANDER CONSUMER USA, PO BOX 961245,
FT WORTH, TX 76161-0244
10202101 E-mail/Text: k.woodworth@tiburonllc.com Apr 09 2015 00:03:07 TIBURON FINANCIAL LLC,
P.O. BOX 770, Boys Town, NE 68010-0770

TOTAL: 10

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

10202079* +CATHEDRAL PROPERTIES LLC, ANDREW KIRKWOOD SMITH, 26A NORTH CENTRAL, Kansas City, KS 66118
10202081* +CITY OF ST. LOUIS COURTS, 10 N. TUCKER BLVD., Saint Louis, MO 63101-2044
10202935* Internal Revenue Service, P.O. Box 7346, Philadelphia PA 19101-7346
10202099* +SOUTHWEST CREDIT SYSTE (ORIGINAL CREDITO, 5910 W PLANO PKWY STE 10, PLANO, TX 75093-2201
TOTALS: 0, * 4, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++++' were corrected as required by the USPS Locatable Address Conversion System (LACS).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 10, 2015

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 7, 2015 at the address(es) listed below:

Dean D. Meriwether on behalf of Debtor Debbie Joyce Redmond attydeanmeriwether@yahoo.com
Office of US Trustee USTPRegion13.SL.ECF@USDOT.gov
Stuart Jay Radloff sradloff@sbcglobal.net, MO45@ecfcbis.com

TOTAL: 3